

FIG. 1

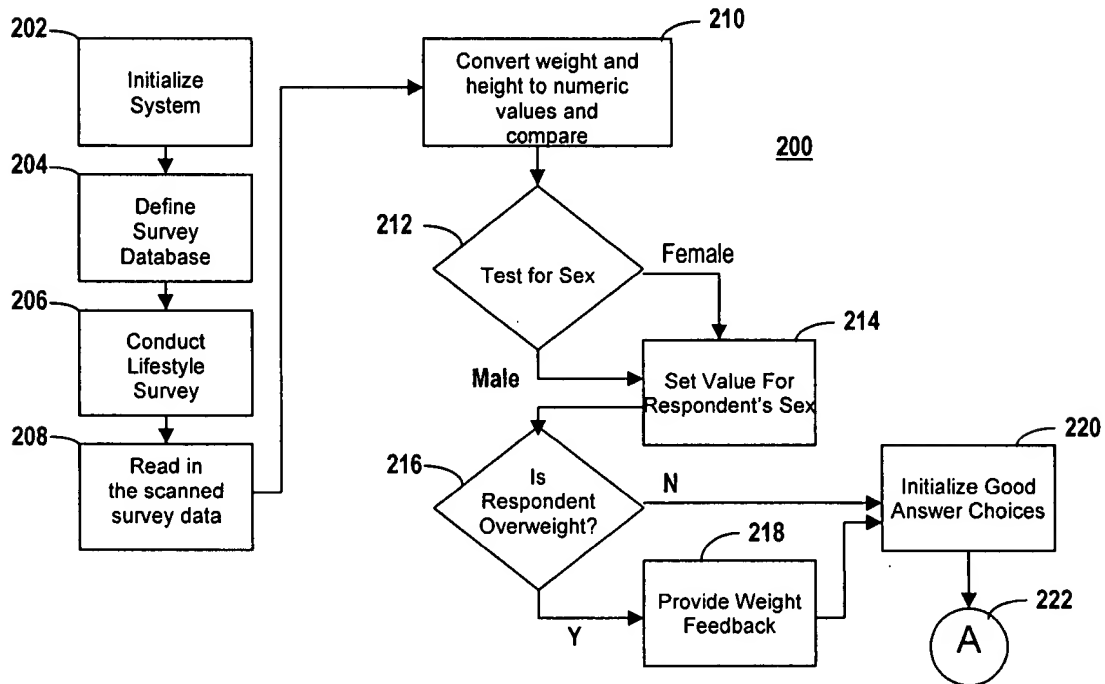


FIG. 2

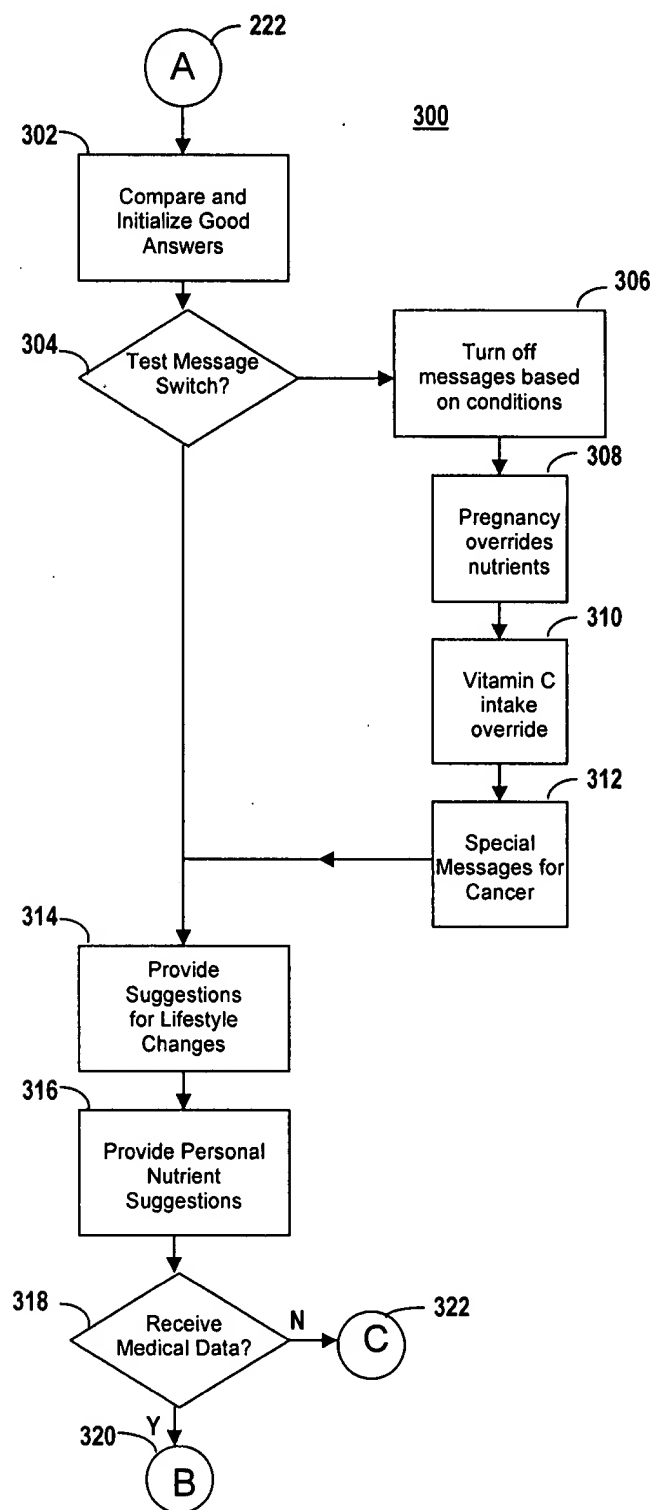


FIG. 3

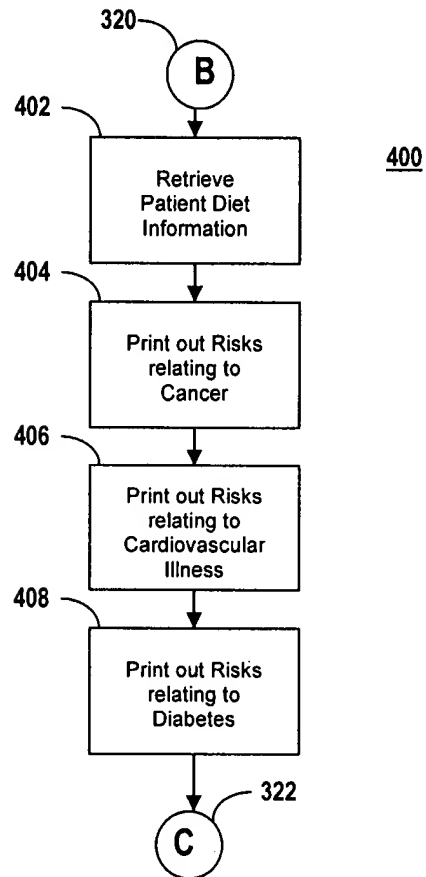


FIG. 4

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Title: METHOD AND APPARATUS FOR LIFESTYLE RISK
EVALUATION AND INSURABILITY, etc.

REPLACEMENT SHEET

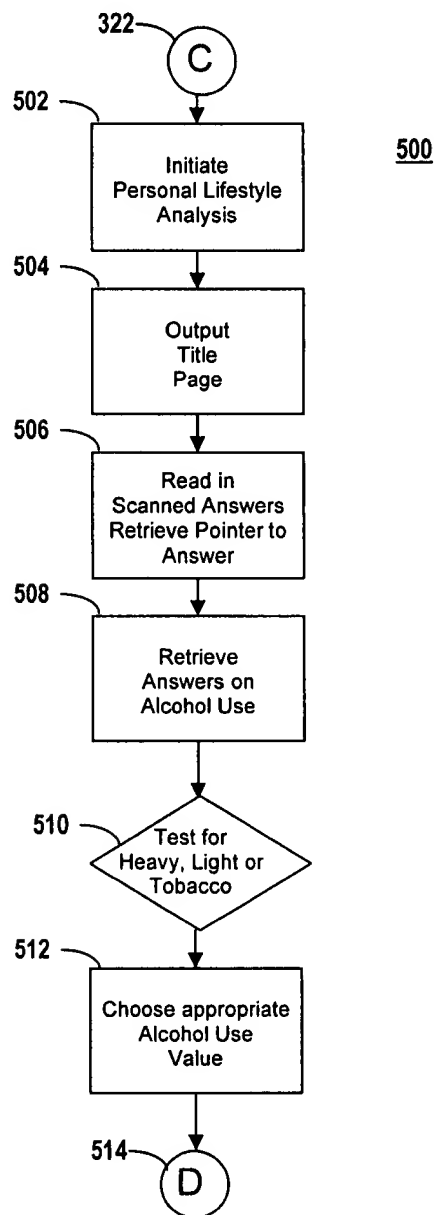


FIG. 5

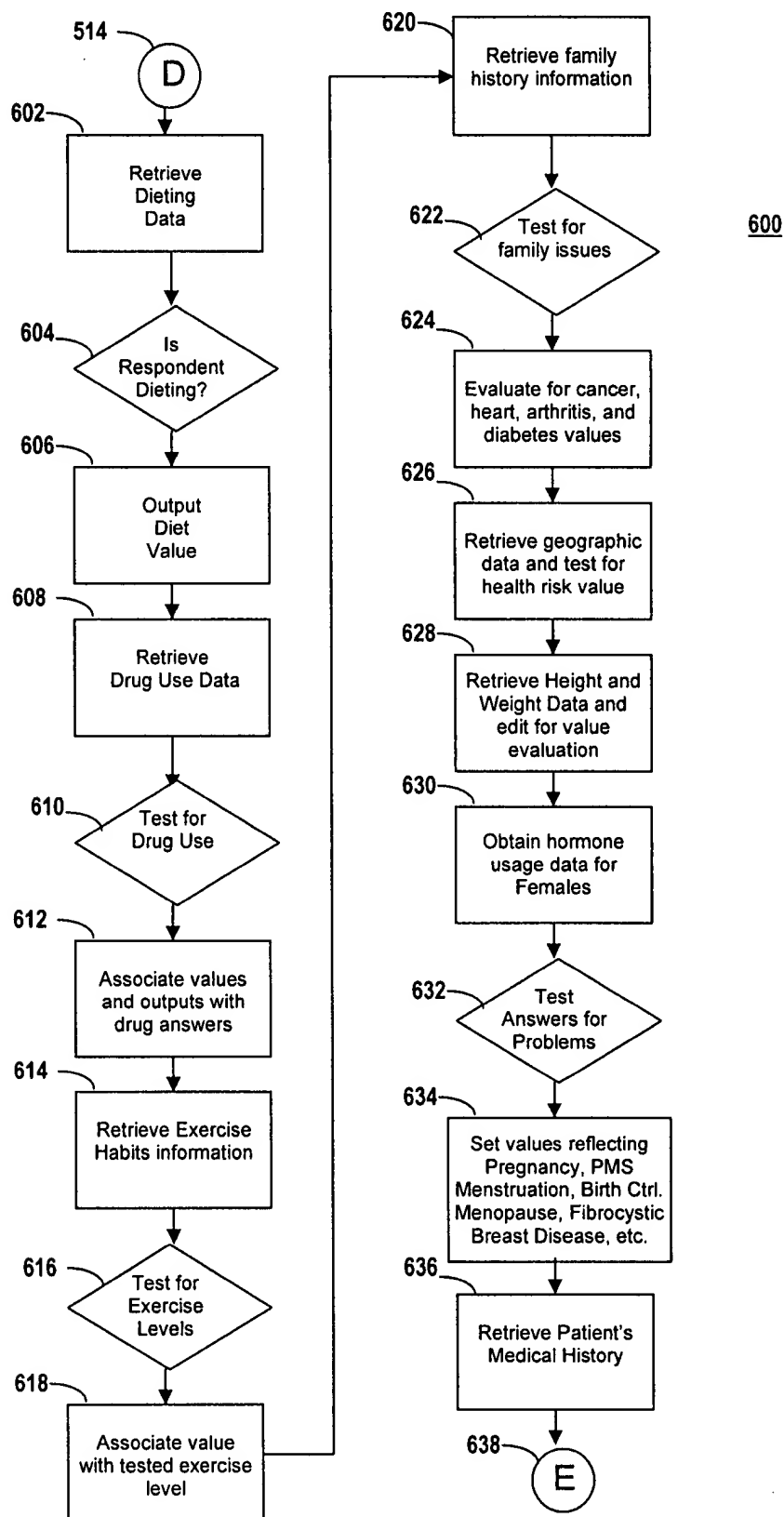


FIG. 6

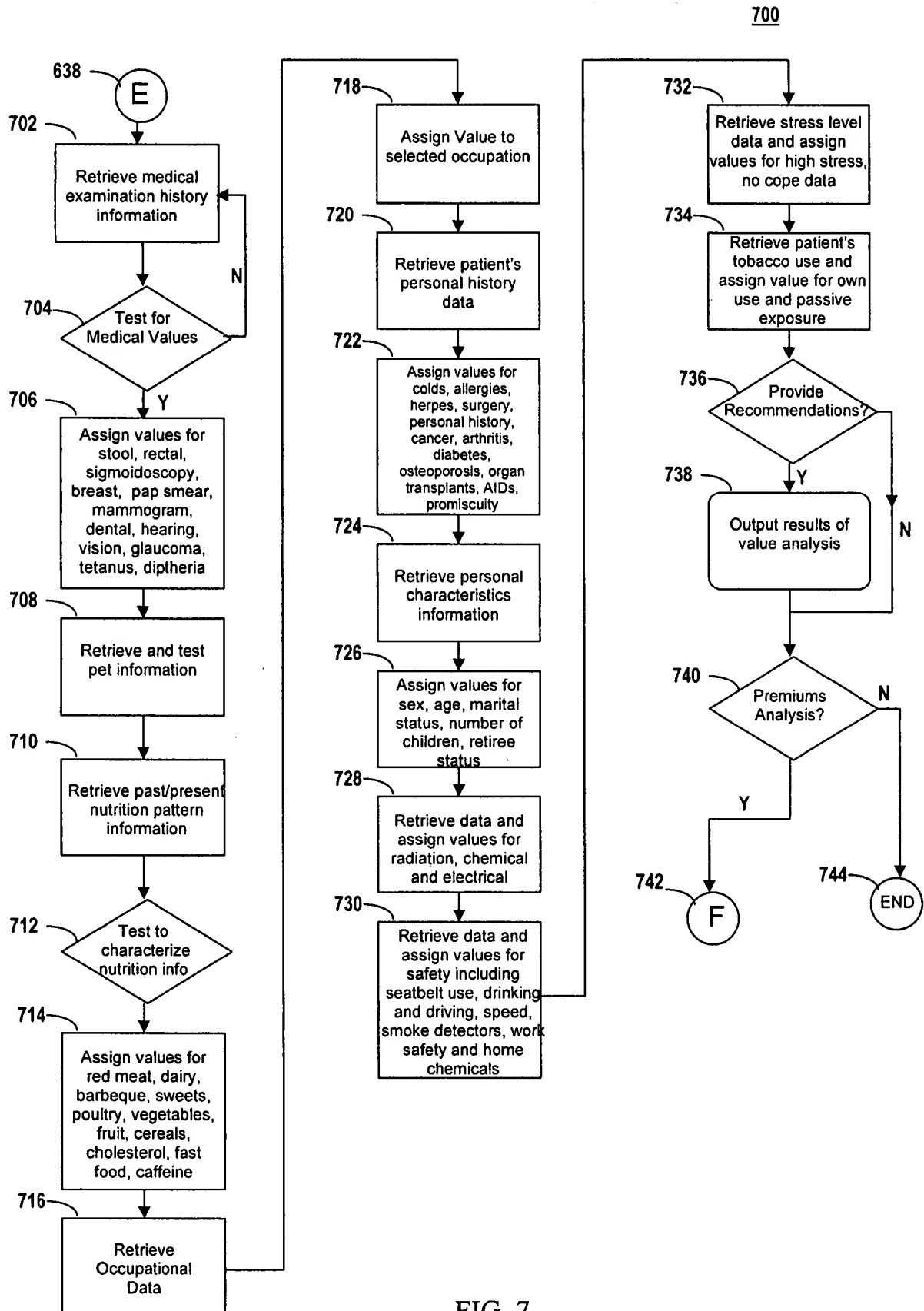


FIG. 7

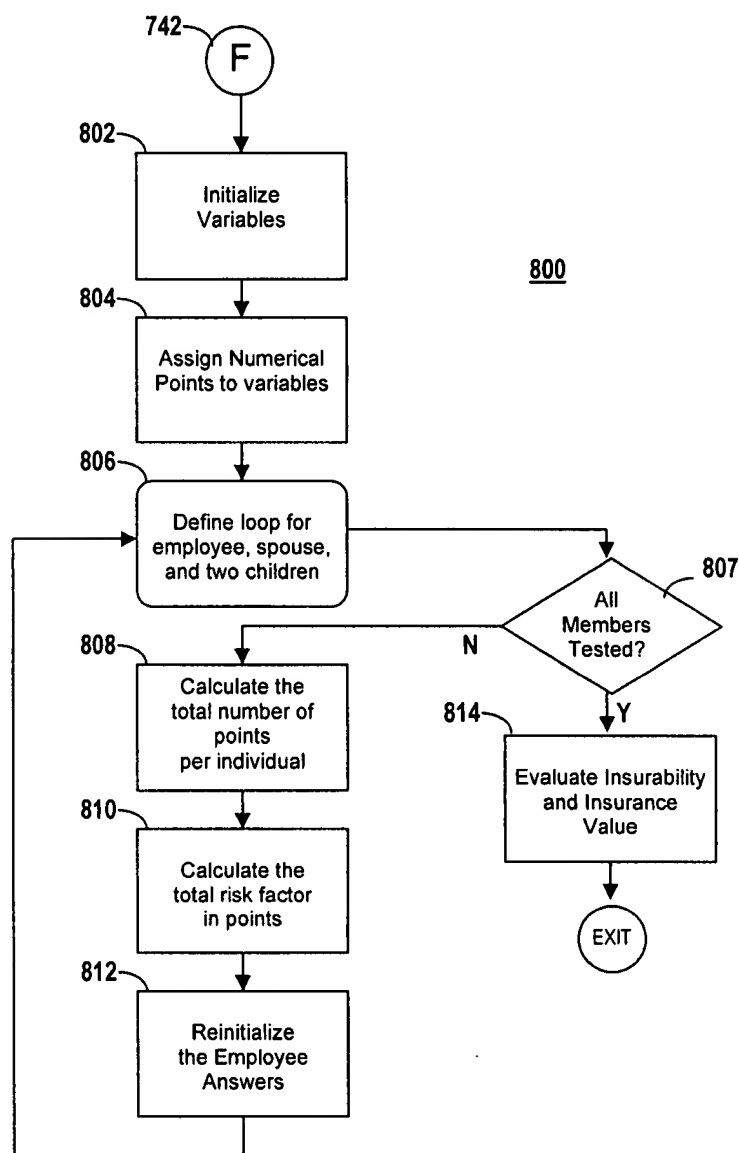


FIG. 8